RICHMOND IRON WORKS,

Richmond, Virginia

ESTABLISHED 1869

IF YOU CAN'T FIND IT IN THE STORE, WE CAN MAKE IT

Brass Castings Smoke Connections Bearing Metal Lumber Trucks

Long Distance Telephone, 1037

Iron Castings Tanks Wire Guards Columns

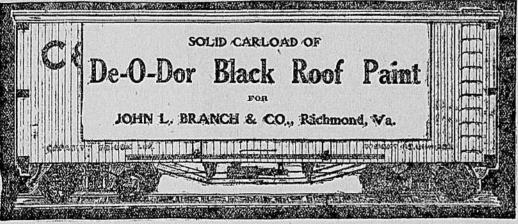
Sheet Metal Work Sawmill Supplies Structural Iron

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THINGS WE BUY IN CARLOAD LOTS.



When Planning a House

You will be sure to get the best results by using the following specifications

FOR THE ROOF

"MONROE" REDIPPED TIN.

FOR THE BATH-ROOM

"MONOGRAM" CLOSETS

(Klean Klearing Klosets) AND

"MONOGRAM" BATH TUBS.

CORRUGATED AND V-CRIMP ROOFING,

Conductor and Eaves Trough. PLUMBERS' and TINNERS' SUPPLIES.

McGRAW-YARBROUGH CO., Inc., P. 11 South Eighth Street

We have the best equipped showroom in the city, with an experi-

enced salesman in charge. These are at your service.

We have experienced Fitters, and can hang your fixtures properly.

We have a full line of Gas and Electric Glassware from which to

We are Manufacturers' Agents, and can save you from 10 to 15 Ask for our booklet, "Artistic Lighting."

The E. B. Taylor Co.,

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S. H. HAWES & CO. RICHMOND, VA.

CEMENT, PLASTER. LIME,

ALWAYS THE BEST GRADES ALWAYS THE LOWEST PRICES

Lawn Mowers

High Grade Ball Bearing.

Rubber Hose Plain and wire wrapped, Sc to 12c

Hose Reels, Nozzles, &c.

CLARKE, Hardware, 1215 Main Street.

ANDERSON LABEL PRINTING CO.

> JOB AND LABEL PRINTING Of Every Description at Reasonable Prints WRITE FOR SAMPLES and PRICES

3 Governor Street, Richmond, Va

The Mutual Benefit

Is one of the oldest, largest and strongest financial institutions in the world, and we write the best and most liberal policy contract of any company doing business.

We Take the Lead!

J. C. Drewry & Co.

LARGEST AND FINEST ELECTRIC FIXTURE DISPLAY ROOM

WIRING OF RESIDENCES A SPECIALTY.

W. B. CATLETT ELECTRIC COMPANY 8 South Tenth Street.

FLOOR PAINTS

BEST READY-MULED PAINTS.

Tanner Paint and Oil Co.

LIFE is a sequence— this happened to-day

because you did that yesterday. To-morrow will be the result of TO-DAY.

O. E. Flanhart **Printing Company**



Book and Job



15 N. Twelfth Street Richmond, - Virginia



There is nothing so decorative in its effect as new Wall Paper of a pretty and novel design, or a painted wall, when done in soft tones or rich colorings. The dainty effects I am showing in Wall Hangings, Relief Decorations and Tinted Designs will certainly please the most particular one. I have the largest and best equipped House Painting establishment in the South, using nothing but pure leads, oils and colors, and employing only the best workmen.

R. L. Peters,

Phone 1602



Houses for Wage Earners Going Up All Over Richmond and Suburbs.

THE MEN WHO ARE INVESTING

"Don't you think the building boon on in Richmond and the suburbs s likely to be overdone?"

That is the question which one of the leading real estate agents yesterday put to another, and the man before whom the interrogation point was lined up, replied: "Not by a d————d jug full. Richmond wants 25,000 more people and can give profitable employment to that many, but up to date Richmond has not the housing capacity for those people. The men who are building tenement houses in and around and about Richmond are doing the city a great scruice. Let the building boom go on. It is not overdone and is not likely to be."

That is an optimistic view that is justified by conditions, and it is a pleasure and comfort to be able to record the fact that the building boom slights of weakness.

Mr. J. T. Wilson, the famous contractor, is building in Lee District five double tenements—ten houses in all Messrs. Green & Redd are building for one of their customers as many more on another street, and others are putting up tenements and fiats in that district, and altogether it is estimated that not less than thirty-five buildings for homes are going up in Lee District alone.

This is but a sample, for the activity fore whom the interrogation point was

alone.

This is but a sample, for the activity noticeable in Lee District is being duplicated pretty much all over the city and away out in the suburbs.

city and away out in the suburbs.

One a Week.

Mesers, C. W. and J. L. Davis have just bought a number of lots on Park Avenue and Sycamore Street, on which they propose to commence at once the erection of homes for renters. Mr. Lee Davis, in a short talk with The Times-Dispatch man yesterday, said:

"We propose to build a house a week in Richmond this year—that is to say, we are going to put up fifty-two up-to-date houses that are to be saleable and rentable. We may not finish one every single week, but with the closing of the year we expect our output to be fifty-two houses. That's one a week, isn't'it?"

Where the Boom Started.

Where the Boom Started.

Where the Boom Started.

Months ago The Times-Dispatch called the attention of men of means to the fact that Richmond was in dire need of more houses—up-to-date houses, to be rented to good tenants, such as wage-earners, salaried men and others. Several real estate agents took the cue and talked the matter over with their monled constituents. The agitation thus started in the Industrial Section of The Times-Dispatch has resulted in this building boom. The boom did not get on any too soon, for it is a fact that the industrial establishments of Richmond were a year ago suffering for the lack of expert labor because the city did not afford home room for the better class of wage-earners.

Thanks to such wide-awake men as

room for the better class of wageearners.

Thanks to such wide-awake men as
Wilson, the Davis brothers, and others,
this trouble is now being overcome—
in fact, has been overcome.

Mr. Wirt A. Chesterman announces
that he will begin work on the Pace
mansion, corner Adams and Franklin
Streets, this week. As already announced, this building is to be changed
into an up-to-date, fashionable apartment house, and something like \$25,000
will be expended in making the
changes. It has been decided to name
the new fashionable apartments "The
Hanover."

ers of modern Richmond are holding fast to the old historic names. Shen-andoah, Chesterfield, Raleigh and Han-over are good names for handsome homes of Richmond. The Hanover will likely be ready for occupancy by early

Beyond City Limits Beyond City Limits.

The building boom is not confined to the city, but goes out into the suburbs. Barton Heights, Highland Park, Chestnut Hill, Manchester and all the suburbs are on a boom. The past week, especially, has brought forth many developments in the building line at Ginter Park.

The contracts for the new Richmond

has secured the contracts for the residences of Mr. C. B. Garnett and Mrs. Rosa G. Tynes, and work has already been started. Both of these handsome homes are to be built on Chamberlayne Avenue, near Walton, and will add greatly to the attractiveness of this already superb boulevard.

Roofs Made of

"G. M. Co.'s Pearl I. C. Old Style Redipped"



The Standard Quality Roofing Tin

Are made to last--- to save the owner money---to give satisfaction.

The trade-mark is our guarantee of superior quality. It's your protection.

Gordon Metal Co., 14th and Dock Sts.,

Richmond, Va.

BRIGHTEST AND BEST

HQUSE PAINTS

DWIN & BROWN.

Brightest

and Best

The paint that

makes your house beautiful — protects

it from sun and rain,

and costs you less.

Lawn Swings

Lawn Mowers

Rubber Hose

Poultry Netting

Roofing Materials

A big stock of

Hardware, and un-

usually good facili-

ties for quick ship-

Baldwin & Brown,

1557 East Main Street.

Let Us Figure

Mahoney 2 Weisiger

523 East Main Street.

PATTERN MAKING and DRAUGHTING

PATTERNS FOR ALL PURPOSES

DESIGNING MECHANICAL, ORNAMENTAL, ARCHITECTURAL, MACHINE.

W.A. CHILDREY

14 S. Fifteenth St. 'Phone 5722

Financial.

RIDGELY'S FINANCIAL FORECASTS

When I stated in this colmun last December that we are in the early stages of a bull market, my predictions of 150 for Union, 125 for Reading, and that many low priced stocks would double in price, were laughed at; but now they do not look so absurd. Most persons missed those chances, but the market is still here, and there is still money to be made if you go about it in the right way. We think we can help you, and you must bear in mind that there is a time to sell as well as a time to buy. Our charge for Dally Letter \$5 per month, is a yory small fraction of what you pay your broker. You need it at once. Our Subscribers caught six points' profit in two days on C. & O. and there are others. Special market circular, just issued, free.

A. N. RIDGELY, 20 Broad \$t., N. Y.

Let us serve you.

ments.

This is the time

House

Paint

Financial. Bank of Commerce and Trusts OTH AND MAIN STREETS.

Capital, - \$200,000.00

Depository for the State of Virginia and City of Richmond, Authorized by charter to act as Executor. Registrar, Guardian, Receiver, etc.

The Bank of Sussex and Surry WAKEFIELD, VIRGINIA. (Established 1902.)

BRANCH BANKS: IVOR AND DENDRON

Capital ... 825,000
Surplus and Undivided Froils ... 837,200
Deposits ... \$320,000
P. D. Bain, president: Edward Rogers
Mos-president: F. P. Pulley, vice-president
W. H. Savedge, cashier; F. B. Richardson
cashier at Ivor; E. M. Richardson, cashie
at Dendron, cashie

Pour Per Cent. Paid on Time Deposits BANK OF WAVERLY

THE OLDEST BANK IN SUSSEX COUNTY IT IS ON THE BOLL OF HONOR.

 Capital
 \$ 25,000

 Rurplus and Undivided Profits
 \$ 44,000

 Deposits
 \$ 300,500

 Total Resources
 \$ 375,500

 P. FLEETWOOD, President; J. F. WEST Vice-president; H. FLEETWOOD, Cashler J. W. WEST, Assistant Cashler; J. F BAIRD, Teller.

All Accommodations Consistent With Earl Conservative Banking Are Extended to Its Patrons.

Four Per Cept. Paid on Time Deposits.

Life Insurance Co. of Virginia on desirably located business or residence property. For terms and conditions call on

Mr. J. T. LAWRENCE, HOME OFFICE, BICHMOND, VA.

Branch, Cabell & Co.,

1115 East Main Street.

York Cotton Exchange and Chicago Board of Trade.

Financial.

The American **Audit Company**

(Mutual Building, Richmond, Phone 961)

THOMAS P. HOWARD, Resident Manager,

Capital and Surplus, \$400,000 Undivided Profits, \$150,000

WILLIAM H. PALMER, President E. B. ADDISON, Vice-President. J. W. SINTON, Cashier

The Bank of Jarratts

Authorized Capital, \$25,000

Safe, Liberal, Courtoous and Progressive. Accounts from one dollar up solicited. We may 4 per cent. on savings and time de-osits. OFFICERS-O. C. Wright, president; R. E. Jarratt, vice-president; J. M. Browder, cashier.

Corporation Bonds--Their Legality and Validity Guaranteed.

and validity duaranteed.

The American Guaranty Company will attend to all the details of an issue of bonds, relieving officers of issuing corporations of all annoyanes incidental thereto, and assume full responsibility for the legality and validity of the issue so prepared, the aim and object being to make investments in such securities popular and safe. Its services are of special value to electric rail-roy, light, power, telephone and similar companies. Particulars on application.

General Offices, 171 La Saile Street, Chicago.

The Savings Bank of Richmond

1117 East Main Street.

THE INSTITUTION FOR THE PEOPLE.

The assets of the Bank are examined at regular periods by its Directors. In addition, the entire affairs of this Bank have just been examined by reliable and competent auditors, entirely disinterested parties, and conditions were found to be most satisfactory. The management of the Bank is in the hands of men whose reputations insure absolute safety and liberal treatment to all.

One deliar starts an account, and interest allowed.

We lend you money to secure a home, and you can pay it back in small amounts.

small amounts.

R. A. PATTERSON, President.

JAMES M. BALL, Cashier.

DIRECTORS: George L. Christian, N. D. Hargrove, P. Whitiock, H.

Theodore Ellyson, W. H. Zimmermann, B. Alsop, F. Sitterding, H. Seldon
Taylor, John W. Gordon, G. G. Valentine, R. F. Patterson, E. A. Shepherd.

The National Bank of Virginia,

Richmond, Virginia.

INVITES FIRMS, CORPORATIONS and INDIVID-UALS TO OPEN ACCOUNTS WITH IT

Its management is sound.
Its mothods are ; ctical, courteous and liberal.
It handles out-of-town items at lowest cost. It pays 3 per cent. interest semi-annually on mo Savings Department.

Corner Eleventh and Main Streets.

H. L. SCHMELZ.

GEO. A. SCHMELZ

SCHMELZ BROTHERS, Bankers,

E. S. BLANTON, Cashier.

Newport News, Va. STRONG, CONSERVATIVE, ACCOMMODATING

Seventeen Years' Continuous Growth! Largest and Strongest Bank in the City! Deposits Over \$1,000,000.00. Individual Liability of Firm Over Half a Million, in Addition to Assets of Bank.

Four Per Cent. Paid on Savings Accounts

Virginia Trust Company offers for sale notes secured by improved city real estate, centrally located.

Commonwealth Bank,

Liberal Accommodations Extended on Business Accounts

H. L. DENOON, President. W. L. WALTERS, Cashler, S. E. WALTERS, Assistant Cashler.

Capital, - \$200,000.00 STRONG, CONSERVATIVE, PROGRESSIVE.

We Pay 4 % on Savings Deposits.